

**WHAT IS CLAIMED IS:**

- 5 1. A system for enabling electronic commerce, said system comprising a network host, wherein the network host is adapted to provide a service to a network client using a network, wherein the service is provided in exchange for payment resolved by a financial resolution center connected to the network, and wherein the network host and network client are network members.
- 10 2. The system as recited in claim 1, wherein network members are determined by the financial resolution center.
- 15 3. The system as recited in claim 1, wherein the network client and the network host maintain financial accounts with the financial resolution center.
- 20 4. The system as recited in claim 1, wherein the network comprises a heterogeneous network.
5. The system as recited in claim 4, wherein the heterogeneous network comprises a network of computational devices.
- 25 6. The system as recited in claim 4, wherein the heterogeneous network is absent information sent thereacross for maintaining secure access thereto.
7. The system as recited in claim 5, wherein the network of computational devices comprises a network of multiple platforms.
8. The system as recited in claim 3, wherein the financial resolution center comprises a computational device.

9. The system as recited in claim 8, wherein the financial resolution center comprises:

a processor;

a storage device;

a certificate authority program, wherein the certificate authority program is adapted to provide network membership; and

an accounting program, wherein the accounting program is adapted to reconcile network member accounts.

10. The system as recited in claim 9, wherein the financial resolution center further comprises a monitoring program, wherein the monitoring program is adapted to track and record financial activities of the network member.

11. The system as recited in claim 10, wherein the network member comprises an agent, wherein an agent is adapted to execute a process, and wherein providing a service comprises executing a process.

12. The system as recited in claim 11, wherein the financial resolution center is further adapted to extend credit to network members.

13. The system as recited in claim 10, wherein the accounting program is adapted to reconcile financial accounts for the network members.

14. The system as recited in claim 1, wherein identities of network members are known only to the financial resolution center.

15. A method of enabling electronic commerce, said method comprising:

administering financial accounts for a network client and a network host, wherein  
the network client and the network host are network members;

receiving a financial charge from the network host;

assigning the charge to the network client;

resolving the charge, and

maintaining confidentiality as to the identity of the network client and the network  
host.

16. The method as recited in claim 15, further comprising assigning network  
membership.

17. The method as recited in claim 16, wherein assigning network membership  
comprises issuing authentication identifiers.

18. The method as recited in claim 17, wherein the authentication identifiers comprise  
a public/private key pair.

19. A computer-usable carrier medium, comprising first programming instructions  
executable on a computational device for presenting a financial charge to a financial  
resolution center, wherein the financial charge is levied against a network client, and  
wherein the network client remains unknown to the computational device.

20. A computer-usable carrier medium, comprising:

first programming instructions executable on a computational device for receiving  
a financial charge from a network host;

second programming instructions executable on the computational device for  
assigning the financial charge to a network client; and

third programming instructions executable on the computational device for  
resolving the financial charge.

21. The carrier medium as recited in claim 20, further comprising fourth  
programming instructions executable on the computational device for maintaining  
confidentiality as to the identity of the network client and the network host.

21. The carrier medium as recited in claim 20, further comprising fifth programming  
instructions executable on the computational device for maintaining financial accounts  
for the network host and the network client.

22. The carrier medium as recited in claim 21, wherein resolving the financial charge  
comprises modifying the financial accounts for the network client and the network host.

23. A computer-usable carrier medium, comprising first programming instructions  
executable on a computational device for receiving a financial charge from a financial  
resolution center, wherein the financial charge is levied against the computational device,  
wherein the financial charge is to be credited toward a network host, and wherein the  
network host remains unknown to the computational device.